

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: Cobbins Sr, James E § Case No. 07 B 00139  
Cobbins, Sharon §  
Debtors §  
§

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 01/04/2007.

2) The plan was confirmed on 04/23/2007.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on (NA).

5) The case was completed on 02/06/2012.

6) Number of months from filing or conversion to last payment: 61.

7) Number of months case was pending: 62.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$36,600.00.

10) Amount of unsecured claims discharged without full payment: \$23,148.96.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$52,799.36

Less amount refunded to debtor \$979.36

**NET RECEIPTS:**

\$51,820.00

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$2,854.00

Court Costs \$0

Trustee Expenses & Compensation \$2,953.99

Other \$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$5,807.99

Attorney fees paid and disclosed by debtor \$500.00

**Scheduled Creditors:**

| Creditor Name                  | Class     | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|--------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| Internal Revenue Service       | Priority  | \$11,549.85     | \$4,459.40     | \$4,459.40    | \$4,459.40     | \$0       |
| Americredit Financial Ser Inc  | Secured   | \$4,737.50      | \$4,737.50     | \$4,737.50    | \$4,737.50     | \$594.54  |
| CitiMortgage Inc               | Secured   | \$7,300.00      | \$7,300.00     | \$7,300.00    | \$7,300.00     | \$0       |
| CitiMortgage Inc               | Secured   | \$154,000.00    | \$143,464.18   | \$143,464.18  | \$0            | \$0       |
| General Motors Acceptance Corp | Secured   | \$812.00        | \$812.00       | \$812.00      | \$812.00       | \$13.20   |
| SN Servicing Corporation       | Secured   | \$21,409.18     | \$21,409.18    | \$21,409.18   | \$21,409.18    | \$0       |
| SN Servicing Corporation       | Secured   | \$11,090.82     | \$27,934.88    | \$27,934.88   | \$0            | \$0       |
| Alpha Comm                     | Unsecured | \$325.00        | NA             | NA            | \$0            | \$0       |
| Americredit Financial Ser Inc  | Unsecured | \$860.98        | \$690.26       | \$690.26      | \$347.62       | \$0       |
| Amex                           | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |
| Asset Acceptance               | Unsecured | NA              | \$354.95       | \$354.95      | \$178.77       | \$0       |
| Associates Financial Services  | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |
| Associates Financial Services  | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |
| Associates Financial Services  | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |
| Associates Financial Services  | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |
| Bally Total Fitness            | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |
| Blair                          | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |

(Continued)

Scheduled Creditors: *(Continued)*

| Creditor Name                      | Class     | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|------------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| Capital One                        | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |
| Capital One                        | Unsecured | \$313.00        | NA             | NA            | \$0            | \$0       |
| Capital One                        | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |
| Capital One                        | Unsecured | \$1,019.00      | NA             | NA            | \$0            | \$0       |
| Capital One                        | Unsecured | \$409.00        | NA             | NA            | \$0            | \$0       |
| Capital One                        | Unsecured | \$365.00        | NA             | NA            | \$0            | \$0       |
| Chase                              | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |
| Citibank NA                        | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |
| Citicorp                           | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |
| CitiMortgage Inc                   | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |
| CitiMortgage Inc                   | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |
| Cross Country Bank                 | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |
| Crosspoint                         | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |
| Dermatology & Skins Systems        | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |
| DS Waters Of North America         | Unsecured | \$355.00        | NA             | NA            | \$0            | \$0       |
| East Bay Funding                   | Unsecured | \$334.00        | \$334.79       | \$334.79      | \$168.62       | \$0       |
| ECast Settlement Corp              | Unsecured | \$846.00        | \$928.12       | \$928.12      | \$467.40       | \$0       |
| Finger Furniture                   | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |
| First Premier                      | Unsecured | \$391.00        | NA             | NA            | \$0            | \$0       |
| First USA Bank/Lomas Bank          | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |
| GE Capital Auto Financial Services | Unsecured | \$6,608.00      | NA             | NA            | \$0            | \$0       |
| GEMB                               | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |
| GEMB                               | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |
| Hyundai Motor Finance              | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |
| Hyundai Motor Finance              | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |
| Ingalls Memorial Hospital          | Unsecured | \$274.00        | NA             | NA            | \$0            | \$0       |
| Internal Revenue Service           | Unsecured | NA              | \$6,387.99     | \$6,387.99    | \$3,217.09     | \$0       |
| Medical Business Bureau Inc        | Unsecured | \$244.00        | NA             | NA            | \$0            | \$0       |
| Midland Credit Management          | Unsecured | \$257.00        | \$257.99       | \$257.99      | \$129.94       | \$0       |
| Mil Star                           | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |
| Mil Star                           | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |
| Nicor Gas                          | Unsecured | \$664.00        | \$510.98       | \$510.98      | \$257.36       | \$0       |
| Palisades Collection LLC           | Unsecured | NA              | \$1,334.86     | \$1,334.86    | \$672.24       | \$0       |
| Palisades Collection LLC           | Unsecured | \$102.00        | \$102.89       | \$102.89      | \$51.82        | \$0       |
| Portfolio Recovery Associates      | Unsecured | NA              | \$365.82       | \$365.82      | \$184.24       | \$0       |
| Premier Bankcard                   | Unsecured | NA              | \$397.23       | \$397.23      | \$200.08       | \$0       |
| RJM Acquisitions LLC               | Unsecured | NA              | \$86.76        | \$86.76       | \$43.69        | \$0       |

*(Continued)*

**Scheduled Creditors:** *(Continued)*

| Creditor Name                       | Class     | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|-------------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| SCA                                 | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |
| Sears/Citibank SD                   | Unsecured | \$233.00        | NA             | NA            | \$0            | \$0       |
| Security National Automotive Accept | Unsecured | \$10,950.00     | NA             | NA            | \$0            | \$0       |
| Select Portfolio Servicing          | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |
| Spiegel                             | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |
| T Mobile USA                        | Unsecured | \$2,000.00      | \$571.61       | \$571.61      | \$287.86       | \$0       |
| United States Dept Of Education     | Unsecured | \$1,461.00      | NA             | NA            | \$0            | \$0       |
| Wells Fargo Financial Illinois Inc  | Unsecured | \$926.00        | \$951.89       | \$951.89      | \$479.46       | \$0       |
| WFFNB/VS                            | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |

**Summary of Disbursements to Creditors:**

|                                     | Claim Allowed       | Principal Paid     | Interest Paid   |
|-------------------------------------|---------------------|--------------------|-----------------|
| <b>Secured Payments:</b>            |                     |                    |                 |
| Mortgage Ongoing                    | \$171,399.06        | \$0                | \$0             |
| Mortgage Arrearage                  | \$28,709.18         | \$28,709.18        | \$0             |
| Debt Secured by Vehicle             | \$5,549.50          | \$5,549.50         | \$607.74        |
| All Other Secured                   | \$0                 | \$0                | \$0             |
| <b>TOTAL SECURED:</b>               | <b>\$205,657.74</b> | <b>\$34,258.68</b> | <b>\$607.74</b> |
| <b>Priority Unsecured Payments:</b> |                     |                    |                 |
| Domestic Support Arrearage          | \$0                 | \$0                | \$0             |
| Domestic Support Ongoing            | \$0                 | \$0                | \$0             |
| All Other Priority                  | \$4,459.40          | \$4,459.40         | \$0             |
| <b>TOTAL PRIORITY:</b>              | <b>\$4,459.40</b>   | <b>\$4,459.40</b>  | <b>\$0</b>      |
| <b>GENERAL UNSECURED PAYMENTS:</b>  | <b>\$13,276.14</b>  | <b>\$6,686.19</b>  | <b>\$0</b>      |

**Disbursements:**

|                             |                    |
|-----------------------------|--------------------|
| Expenses of Administration  | \$5,807.99         |
| Disbursements to Creditors  | \$46,012.01        |
| <b>TOTAL DISBURSEMENTS:</b> | <b>\$51,820.00</b> |

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: March 30, 2012

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.